

**AMENDMENTS TO THE CLAIMS**

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

- 1           1.       (Currently amended)     A merchant terminal comprising:  
2           a scanner for scanning a personal identification document corresponding to a  
3           customer requesting a point-of-sale transaction;  
4           logic configured to identify customer data from a scanned image of the personal  
5           identification document; ~~and~~  
6           at least one template corresponding to at least one type of an existing personal  
7           identification document, said one template being used to interpret customer data fields;  
8           and  
9           an interface configured to communicate customer data interpreted from the  
10          personal identification document to a host processing element that supports a financial  
11          services transaction via the merchant terminal.
- 1           2.       (Cancelled)
- 1           3.       (Previously presented)   The merchant terminal of claim 1, wherein the  
2           at least one type of personal identification document comprises one of a driver's license,  
3           personal identification card, and a passport.
- 1           4.       (Previously presented)   The merchant terminal of claim 1, wherein the  
2           template is incorporated into the scanner and as such, the scanner comprises a templated  
3           scanner configured to automatically determine the type of personal identification  
4           document being scanned and identify the various fields of the personal identification  
5           document.
- 1           5.       (Cancelled)

1           6.       (Original)     The merchant terminal of claim 1, wherein the logic  
2     configured to identify customer data from the scanned image comprises an optical  
3     character recognition (OCR) engine.

1           7.       (Original)     The merchant terminal of claim 6, wherein the OCR engine  
2     is configured to generate a text file containing text from the personal information  
3     document.

1           8.       (Previously presented)     The merchant terminal of claim 7, further  
2     comprising logic configured to generate customer data based on a comparison of the text  
3     file to the document template corresponding to the personal identification document.

1           9.       (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to process the point-of-sale transaction using the customer data.

1           10.      (Original)     The merchant terminal of claim 9, wherein the point-of-sale  
2     transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-  
3     paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4     transaction, and a bill payment.

1           11.      (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to identify at least one scanning error in the customer data.

1           12.      (Original)     The merchant terminal of claim 11, wherein the scanning  
2     error comprises an optical character recognition error.

1           13.      (Original)     The merchant terminal of claim 11, further comprising  
2     logic configured to enable a user to manually input new customer data to correct the at  
3     least one scanning error.

1           14.     (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to validate the customer data.

1           15.     (Currently amended)     A method of processing a point-of-sale  
2     transaction at a merchant terminal, the method comprising:  
3             scanning a personal identification document corresponding to a customer  
4     requesting a financial service at a merchant terminal;  
5             generating a scanned image of the personal identification document;  
6             identifying character data in the scanned image; ~~and~~  
7             mapping the character data using a document template to identify types of  
8     character data and assigning the character data as values for the identified types of  
9     character data to generate customer data; and  
10            communicating customer data interpreted from the personal identification  
11            document to a host processing element that supports a financial services transaction via  
12            the merchant terminal used in processing the point-of-sale transaction.

1           16.     (Previously presented)     The method of claim 15, wherein generating a  
2     scanned image comprises performing an optical character recognition algorithm.

1           17.     (Previously presented)     The method of claim 15, further comprising  
2     automatically determining a type of document of which the personal identification  
3     document comprises.

1           18.     (Original)     The method of claim 17, wherein the automatically  
2     determining the type of document comprises comparing the scanned image to a document  
3     template.

1           19.     (Original)     The method of claim 15, wherein the financial service  
2     comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3 card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4 transaction, and a bill payment.

1 20. (Original) The method of claim 15, further comprising identifying at  
2 least one scanning error and enabling a user to manually input new customer data to  
3 correct the at least one scanning error.

1 21. (Currently amended) A method implemented by a merchant terminal,  
2 the method comprising:  
3 scanning a personal identification document corresponding to a customer; ~~and~~  
4 generating customer data from a scanned image of the personal identification  
5 document by:  
6 using a predefined template which defines a document layout to identify  
7 the scanned personal identification document;  
8 using the predefined template to identify regions containing text on the  
9 personal identification document and definitions attributed to the regions containing text;  
10 performing an optical character recognition process on the regions  
11 containing text to obtain customer data values;  
12 associating the customer data values with the definitions obtained from the  
13 template; and  
14 populating fields of a displayed form with the customer data values; and  
15 communicating customer data interpreted from the personal identification  
16 document to support a financial services transaction via the merchant terminal.

1 22. (Currently amended) A financial services system comprising:  
2 a scanner configured to generate a digital image of a customer's personal  
3 identification document;  
4 an optical character recognition (OCR) engine for converting the digital image  
5 into a text file; ~~and~~

6 logic configured to generate customer data associated with the text file by  
7 comparing the text file to a document template of the personal identification document;  
8 and  
9 an interface configured to communicate customer data interpreted from the  
10 personal identification document to a host processing element that supports a financial  
11 services transaction via the merchant terminal.

1 23. (Original) The financial services system of claim 22, further  
2 comprising a validation module configured to determine at least one OCR error.

1 24. (Original) The financial services system of claim 23, wherein the  
2 validation module is further configured to prompt a user to input new customer data  
3 corresponding to the at least one OCR error.

1 25. (Currently amended) A point-of-sale merchant terminal comprising:  
2 a scanner operable to scan a customer's personal identification document;  
3 a processor operable to:  
4 compare the document layout of the scanned personal identification  
5 document with a template to identify a document type;  
6 identify the various fields of the scanned personal identification  
7 document;  
8 convert the identified fields to text; and  
9 associate the text with types of customer data defined by the template; and  
10 an interface configured to communicate customer data interpreted from the  
11 personal identification document to a host processing element that supports a financial  
12 services transaction via the merchant terminal.

1 26. (Original) The point-of-sale merchant terminal of claim 25, further  
2 comprising means for providing a financial service based on the identified customer data.